IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Application of: | |) | |
|--|----------------|--------|-----------------------|
| | Kight, et al. |)) | |
| Serial No. | 09/542,109 |) | Examiner: Y. Garg |
| Filed: | March 31, 2000 |) | Art Unit: 3625 |
| For: BILL PAYMENT SYSTEM AND METHOD UTILIZING BANK ROUTING NUMBERS | |)) | Alt Ollit. 3023 |

AMENDMENT RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action mailed May 30, 2006, Applicant submits the following amendments and remarks. A petition for a three month extension of time is submitted contemporaneously herewith. Applicant respectfully requests that the application be further examined in light of the below amendments and remarks, and asserts that the all of the claims of the patent application are patentable.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 14 of this paper.